



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

) Date: June 3, 2003

Thomas J. Foth et al.

) Attorney Docket No.: E-974

Serial No.: 09/474,492

) Customer No.: 00919

Filed: December 29, 1999

) Group Art Unit: 2164

Confirmation No.: 2311

For: METHOD AND APPARATUS FOR PROVIDING ELECTRONIC REFUNDS IN  
AN ONLINE PAYMENT SYSTEM

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

RECEIVED

JUN 09 2003

GROUP 3600

Applicants submit herewith patents, publications or other information of which they are aware, which they believe may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR § 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 CFR § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 CFR § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR § 1.56(b) exists.

In accordance with 37 CFR § 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 CFR § 1.56(b).

This Information Disclosure Statement is being filed in accordance with the following provisions, as identified below with marked boxes, available under 37 CFR § 1.97:

1.  37 CFR §1.97(b) - This Information Disclosure Statement is being filed according to one of the following: (i) within 3 months of the filing date of this application (other than a CPA); (ii) within 3 months of the date of entry of the national stage as set forth in § 1.491 in an international application; (iii) before the mailing of a first Office action on the merits; or (iv) before the mailing of a first Office action after the filing of a request for continued examination under § 1.114.

OR

2.  37 CFR §1.97(c) - This Information Disclosure Statement is being filed before the mailing date of any of a final action under § 1.113, a notice of allowance under § 1.311, or an action that otherwise closes prosecution in the application, and it is accompanied by the statement or fee as identified below:

- 2.1  Specified Statement under 37 CFR § 1.97(e)(1) - see below.

OR

- 2.2  Specified Statement under 37 CFR § 1.97(e)(2) - see below.

OR

- 2.3  Please charge Deposit Account No. **16-1885** in the amount of \$180.00 to cover the fee set forth in § 1.17(p).

\*\* **Provisional Fee Authorization.** If Box 2.1 or Box 2.2 is marked above and a final action under § 1.113 has in fact been mailed before the filing of this Information Disclosure Statement, then the Commissioner is authorized to charge Deposit Account No. **16-1885** in the amount of \$180.00 to cover the fee set forth in § 1.17(p) as if Box 2.3 had been marked.

OR

3.  37 CFR §1.97(d) - This Information Disclosure Statement is being filed on or before payment of the issue fee and it is accompanied by the statement and fee as identified below:

- 3.1.1  Specified Statement under 37 CFR § 1.97(e)(1) - see below.

OR

- 3.1.2  Specified Statement under 37 CFR § 1.97(e)(2) - see below.

AND

- 3.2  Please charge Deposit Account No. **16-1885** in the amount of \$180.00 to cover the fee set forth in § 1.17(p).

Specified Statement under 37 CFR § 1.97(e)(1) - Each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement.

Specified Statement under 37 CFR § 1.97(e)(2) - No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing below, after making reasonable inquiry, no item of information contained in the information disclosure

statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the information disclosure statement.

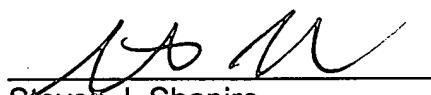
A list of the patent(s) and/or publication(s) is set forth on the attached Form PTO-1449 (Modified).

A copy of each of the items on PTO-1449 (Modified) is supplied herewith.

The Commissioner is hereby authorized to charge any additional fees which may be required to Deposit Account No. **16-1885**.

A duplicate copy of this transmittal is enclosed for use in charging the Deposit Account.

Respectfully submitted,



Steven J. Shapiro  
Reg. No. 35,677  
Attorney of Record  
Telephone (203) 924-3880

PITNEY BOWES INC.  
Intellectual Property and  
Technology Law Department  
35 Waterview Drive  
P.O. Box 3000  
Shelton, CT 06484-8000

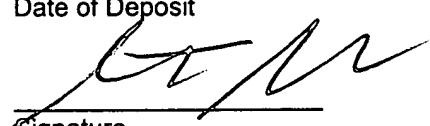
Plus attachments: Form PTO-1449 (Modified)  
One copy of each of the references

#### CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

On June 3, 2003  
Date of Deposit

  
Signature

Steven J. Shapiro  
Name of Registered Rep.

June 3, 2003  
Date



FORM PTO-1449 (Modified)		Atty. Docket Number E-974	Serial No. 09/474,492
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Applicant Thomas J. Foth et al.	
		Filing Date December 29, 1999	Group 2164

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA 5,509,070	4/1996	Schull			
	AB 5,768,521	6/1998	Dedrick			RECEIVED
	AC 5,984,508	11/1999	Hurley			JUN 09 2003
	AD 6,009,401	12/1999	Horstmann			
	AE US6,473,740B2	10/2002	Cockrill et al.			GROUP 3600

### FOREIGN PATENT OR PUBLISHED PATENT APPLICATION DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION
	AF	EP 0 798 892 A2	10/1997	EPO			No
	AG	EP 0 762 305 A2	3/1997	EPO			No

### OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

AH	Ketchpel S P et al: "Making trust explicit in distributed commerce transactions" Distributed Computing Systems, 1996., proceedings of the 16 <sup>th</sup> international conference on Hong Kong 27-30 May 1996, Los Alamitos, CA USA, IEEE comput. Soc., US, 27 May 1996 (1996-05-27), pages 270-281, XP010167632 ISBN: 0-8186-7399-0
AI	Patankar J C et al: "Warranty cost estimation using simulation: Winter simulation conf., 1988, Pages 857-859, XP010304629 – Page 857, Col. 1, Para. 4.
AJ	Minsky N H et al: "A Mechanism for Establishing Policies for Electronic Commerce" Distributed Computing Systems, 1998. Proceedings. 18 <sup>th</sup> International conference on Amsterdam, Netherlands 26-29 May 1998, Los Alamitos CA, USA IEEE Comput. Soc, Us, 26 May 1998 (1998-05-26), pages 322-331, XP010283964 ISBN: 0-8186-8292-2
AK	Von Faber E et al: "The secure distribution of digital contents" computer Security Applications Conference, 1997. Proceedings. 13 <sup>th</sup> annual San Diego, CA, USA 8-12 Dec. 1997, (1997-12-08), pages 16-22, XP010261528 ISBN: 0-8186-8274-4

EXAMINER	DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609;  
Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.